

Choosing A Health Plan

Choosing a health plan that's right for you and your family is an important decision. Plan features and points to consider below will assist you in evaluating your options. For some people, an important criterion for choosing a plan is whether your current doctor(s) and hospital(s) are in a plan's network. Keep in mind that providers can leave a plan network, but you may not change plans until the next annual enrollment, unless you move out of the plan's service area.

For most people, premiums, co-pays and deductibles are important considerations when choosing a plan. See pages 23-24 for plan premiums and pages 12-17 for an overview of plan benefits and out-of-pocket costs.

	COMMONWEALTH INDEMNITY	COMMONWEALTH INDEMNITY PLUS	COMMONWEALTH INDEMNITY COM- MUNITY CHOICE	HARVARD PILGRIM POS	NAVIGATOR by TUFTS HEALTH PLAN	HMOs
Are you eligible to join? <i>Employees and eligible dependents</i>	Yes	Yes, if you live in the plan’s service area <i>(see page 8)</i>				
Monthly Premium	Highest	Moderate	Moderate	Moderate	Moderate	Low- Moderate
	<i>(See pages 23-24 for premium details)</i>					
Does your doctor(s) participate in the plan?	Yes*	Contact the plan	Yes, if your doctor is in Massachusetts	Contact the plan		
Does your hospital(s) participate in the plan?	Yes*	Contact the plan				
Out-of-State Coverage	Unlimited*	Limited <i>available in some contigu- ous states</i>	Limited	Limited <i>available in some contigu- ous states</i>	Limited <i>available in some contigu- ous states</i>	Limited
	<i>(Emergency Room and Urgent Care covered by all plans. See chart on page 8 for coverage by county and contiguous state coverage.)</i>					
Selection of Primary Care Physician (PCP) Required	No	No	No	Yes	No	Yes
PCP Referral to Specialist Required	No	No	No	Yes**	No	Yes**
Plan Authorization for Certain Procedures – <i>such as MRIs, Physical Therapy, & Hospitalizations</i>	Required for All Plans					
Out-of-Network Coverage with reduced benefits	N/A	Yes	Yes	Yes	Yes	No Benefit
Prescription Drug Benefit Administrator	Express Scripts, Inc.	Express Scripts, Inc.	Express Scripts, Inc.	Harvard Pilgrim Health Care	Tufts Health Plan	The HMO
Mental Health/Substance Abuse Administrator	United Behavioral Health	United Behavioral Health	United Behavioral Health	Harvard Pilgrim Health Care	United Behavioral Health	<i>HMOs arrange coverage internally or with a man- aged mental health plan</i>

* Benefit payments to out-of-state providers are determined by allowed amounts and you may be responsible for a portion of the total charge.

** Referral required in most cases.

Other Points to Consider:

How does the plan rate in "quality"?

See our website or attend a health fair to get a copy of the GIC Health Plan and Leapfrog Report Card.

How does the plan rate in "satisfaction"?

See our website or attend a health fair to get a copy of the GIC Health Plan and Leapfrog Report Card.

Do you or a covered family member have special medical needs?

See pages 12-17 for plan benefit overviews.

Health Plan Locations

Where you live determines which health plan(s) you are eligible to join. Review the county and state listings below for an overview of health plan(s) available in your area.

	Commonwealth Indemnity Plan	Commonwealth Indemnity Plan PLUS	Commonwealth Indemnity Community Choice	Harvard Pilgrim POS	Navigator by Tufts Health Plan	Fallon Community Health Plan	Health New England	Neighborhood Health Plan
BARNSTABLE	✓	✓	✓*	✓	✓			
BERKSHIRE	✓	✓	✓	✓	✓		✓	
BRISTOL	✓	✓	✓	✓	✓	✓*		✓
DUKES	✓		✓	✓				
ESSEX	✓	✓	✓	✓	✓	✓		✓
FRANKLIN	✓	✓	✓	✓	✓	✓*	✓	
HAMPDEN	✓	✓	✓	✓	✓	✓*	✓	✓*
HAMPSHIRE	✓	✓	✓	✓	✓	✓*	✓	
MIDDLESEX	✓	✓	✓	✓	✓	✓		✓
NANTUCKET	✓							
NORFOLK	✓	✓	✓	✓	✓	✓		✓
PLYMOUTH	✓	✓	✓	✓	✓	✓*		✓*
SUFFOLK	✓	✓	✓	✓	✓	✓		✓
WORCESTER	✓	✓	✓	✓	✓	✓	✓*	✓*

* Plans may not be available in every city and town in this county. Call the plans for their specific information.

Outside Massachusetts

Connecticut, Maine, New Hampshire, Rhode Island, and Vermont**

	Commonwealth Indemnity Plan	Commonwealth Indemnity Plan PLUS	Harvard Pilgrim POS	Navigator by Tufts Health Plan
CONNECTICUT	✓	✓		✓
MAINE	✓	✓	✓	
NEW HAMPSHIRE	✓	✓	✓	✓
RHODE ISLAND	✓	✓	✓	✓
VERMONT	✓		✓	✓

** Plans may not be available in every city and town in the state. Call the plans for their specific city and town coverage. The Commonwealth Indemnity Plan is available throughout the United States and out of the country.